

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James Eugene Pisa  
Elizabeth Janet Pisa  
Debtors

Case No. 18-04767-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: KADavis  
Form ID: 309I

Page 1 of 2  
Total Noticed: 38

Date Rcvd: Nov 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2018.

db +James Eugene Pisa, 200 Carter St., Old Forge, PA 18518-2123  
jdb +Elizabeth Janet Pisa, 200 Carter St., Old Forge, PA 18518-2123  
5129566 +Affirm, Inc., 650 California St., Fl 12, San Francisco, CA 94108-2716  
5129572 +Community Bank, N.A., 45-49 Court Street, P.O. Box 509, Canton, NY 13617-0509  
5129575 +Domiano Eye Care, 189 N. Main St., Old Forge, PA 18518-1755  
5129584 +Lackawanna County Tax Claim Bureau, 135 Jefferson Ave., Scranton, PA 18503-1716  
5129585 +Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005  
5129587 +McCabe, Weisberg and Conway, P.C., 123 South Broad Street, Suite 1400,  
Philadelphia, PA 19109-1060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tullio.deluca@verizon.net Nov 13 2018 19:04:15 Tullio DeLuca,  
381 N. 9th Avenue, Scranton, PA 18504  
tr +E-mail/Text: dehartstaff@pamd13trustee.com Nov 13 2018 19:04:42  
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Nov 13 2018 19:04:34 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
5129565 +E-mail/Text: seinhorn@ars-llc.biz Nov 13 2018 19:04:45 Ability Recovery Svcs. LLC,  
P.O. Box 4031, Wyoming, PA 18644-0031  
5129567 +E-mail/Text: khaffn@allied-services.org Nov 13 2018 19:04:35 Allied Services,  
Attn: Kelly Haffner, Collection Coordina, 100 Abington Executive Park,  
Clarks Summit, PA 18411-2260  
5129568 +EDI: CAPITALONE.COM Nov 14 2018 00:08:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285  
5129569 +E-mail/Text: bankruptcy@caavps.com Nov 13 2018 19:04:39 Cavalry Portfolio Services,  
500 Summit Lake Dr. Ste 4A, Valhalla, NY 10595-2323  
5129570 EDI: WFNNB.COM Nov 14 2018 00:08:00 Comenity Bank/Boscov's, Bankruptcy Department,  
P.O. Box 183043, Columbus, OH 43218-3043  
5129571 EDI: WFNNB.COM Nov 14 2018 00:08:00 Comenity Bank/Gander Mountain, Bankruptcy Department,  
P.O. Box 182125, Columbus, OH 43218-2125  
5129573 +EDI: RCSFNBMARIN.COM Nov 14 2018 00:08:00 CreditOne, P.O. Box 98873,  
Las Vegas, NV 89193-8873  
5129574 EDI: RCSDELL.COM Nov 14 2018 00:08:00 Dell Financial Services, 12334 North IH 35,  
Austin, TX 78753  
5129577 EDI: PHINAMERI.COM Nov 14 2018 00:08:00 GM Financial, P.O. Box 181145,  
Arlington, TX 76096-1145  
5129578 +EDI: HFC.COM Nov 14 2018 00:08:00 HSBC Card Services, P.O. Box 80084,  
Salinas, CA 93912-0084  
5129579 EDI: IRS.COM Nov 14 2018 00:08:00 Internal Revenue Service, Special Procedures Branch,  
PO Box 7346, Philadelphia, PA 19101-7346  
5129582 EDI: JEFFERSONCAP.COM Nov 14 2018 00:08:00 Jefferson Capital Systems, LLC,  
16 McLeland Road, Saint Cloud, MN 56303-2198  
5129581 EDI: JEFFERSONCAP.COM Nov 14 2018 00:08:00 Jefferson Capital Systems, LLC, P.O. Box 7999,  
St. Cloud, MN 56302  
5129583 EDI: CBSKOHL.S.COM Nov 14 2018 00:08:00 Kohl's, P.O. Box 3004, Milwaukee, WI 53201-3004  
5129586 +EDI: TSYS2.COM Nov 14 2018 00:08:00 Macy's, Attn: Bankruptcy Processing, PO Box 8053,  
Mason, OH 45040-8053  
5129588 +EDI: MERRICKBANK.COM Nov 14 2018 00:08:00 Merrick Bank, P.O. Box 9201,  
Old Bethpage, NY 11804-9001  
5129589 +EDI: MID8.COM Nov 14 2018 00:08:00 Midland Funding, LLC, 2365 Northside Drive, Ste. 300,  
San Diego, CA 92108-2709  
5129590 +E-mail/Text: Bankruptcies@nragroup.com Nov 13 2018 19:04:49 National Recovery Agency,  
2491 Paxton Street, Harrisburg, PA 17111-1036  
5129591 +EDI: AGFINANCE.COM Nov 14 2018 00:08:00 OneMain Financial Bankruptcy Dept., P.O. Box 6042,  
Sioux Falls, SD 57117-6042  
5129592 EDI: PRA.COM Nov 14 2018 00:08:00 Portfolio Recovery Associates LLC, 120 Corporate Blvd,  
Norfolk, VA 23502  
5129627 +EDI: PRA.COM Nov 14 2018 00:08:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5129593 +E-mail/Text: jennifer.chacon@spservicing.com Nov 13 2018 19:04:50  
Select Portfolio Servicing, Inc., Attn: Bankruptcy, P.O. Box 65250,  
Salt Lake City, UT 84165-0250  
5129594 EDI: RMSC.COM Nov 14 2018 00:08:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept.,  
P.O. Box 965060, Orlando, FL 32896-5060  
5129595 EDI: RMSC.COM Nov 14 2018 00:08:00 Synchrony Bank/CareCredit, Attn: Bankruptcy Dept.,  
P.O. Box 965061, Orlando, FL 32896-5060  
5129596 EDI: RMSC.COM Nov 14 2018 00:08:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept.,  
P.O. Box 965060, Orlando, FL 32896-5060  
5129597 +EDI: WTRRN.BANK.COM Nov 14 2018 00:08:00 Target National Bank, c/o Target Credit Services,  
P.O. Box 1581, Minneapolis, MN 55440-1581  
5129598 +EDI: VERIZONCOMB.COM Nov 14 2018 00:08:00 Verizon Bankruptcy Dept., 500 Technology Drive,  
Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5129576\* +Elizabeth Janet Pisa, 200 Carter St., Old Forge, PA 18518-2123  
5129580\* +James Eugene Pisa, 200 Carter St., Old Forge, PA 18518-2123

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Tullio DeLuca on behalf of Debtor 1 James Eugene Pisa tullio.deluca@verizon.net  
Tullio DeLuca on behalf of Debtor 2 Elizabeth Janet Pisa tullio.deluca@verizon.net  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **James Eugene Pisa**

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First Name Middle Name Last Name

Debtor 2 **Elizabeth Janet Pisa**

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(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:18-bk-04767-JJT**

Social Security number or ITIN **xxx-xx-1806**

EIN --\_-----

Social Security number or ITIN **xxx-xx-0997**

EIN --\_-----

Date case filed for chapter **13 November 10, 2018**

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	James Eugene Pisa	Elizabeth Janet Pisa
<b>2. All other names used in the last 8 years</b>	aka James E. Pisa, aka James Pisa	aka Elizabeth J. Pisa, aka Elizabeth Pisa
<b>3. Address</b>	200 Carter St. Old Forge, PA 18518	200 Carter St. Old Forge, PA 18518
<b>4. Debtor's attorney</b> Name and address	Tullio DeLuca 381 N. 9th Avenue Scranton, PA 18504	Contact phone 570 347-7764 Email: <a href="mailto:tullio.deluca@verizon.net">tullio.deluca@verizon.net</a>
<b>5. Bankruptcy trustee</b> Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: <a href="mailto:dehartstaff@pamd13trustee.com">dehartstaff@pamd13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: November 13, 2018

**For more information, see page 2**

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 17, 2018 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>  <b>Location:</b> <b>Best Western Genetti's, 77 East Market Street,</b> <b>Wilkes-Barre, PA 18701</b>														
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></td> <td><b>Filing deadline: February 15, 2019</b></td> </tr> <tr> <td colspan="2"><b>You must file:</b></td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></td> <td><b>Filing deadline: January 19, 2019</b></td> </tr> <tr> <td><b>Deadline for governmental units to file a proof of claim:</b></td> <td><b>Filing deadline: May 9, 2019</b></td> </tr> </table> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td><b>Deadline to object to exemptions:</b></td> <td><b>Filing deadline:</b></td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the <i>conclusion</i> of the meeting of creditors</td> </tr> </table>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: February 15, 2019</b>	<b>You must file:</b>		<ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: January 19, 2019</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: May 9, 2019</b>	<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the <i>conclusion</i> of the meeting of creditors
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<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>														
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the <i>conclusion</i> of the meeting of creditors														
<b>9. Filing of plan</b>	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.														
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.														
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.														
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.														
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.														